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PATENT
Customer No. 22,852
Attorney Docket No. 05793.3026-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Jeremy CLIFFORD et al.) Group Art Unit: 2161
Application No.: 09/838,194) Examiner: Unknown
Filed: April 20, 2001)
For: SYSTEM AND METHOD FOR OFFERING)
CUSTOMIZED CREDIT CARD PRODUCTS)
Assistant Commissioner for Patents
Washington, DC 20231
Sir:

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INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), applicants bring to the attention of the Examiner the document listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

A copy of the listed document is attached.

Applicants respectfully request that the Examiner consider the listed document and indicate that it was considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and applicants determine

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that the cited document does not constitute "prior art" under United States law, applicant reserves the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed document, should one or more of the documents be applied against the claims of the present application.

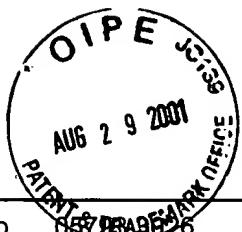
If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: August 29, 2001

By: Ranjeet Singh
Ranjeet K. Singh
Reg. No. 47,093



INFORMATION DISCLOSURE CITATION

Atty. Docket No. 098388194	Serial No. 09/838,194
Applicant Jeremy CLIFFORD et al.	
Filing Date April 20, 2001	Group: Unknown

U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
	5,765,144	06/09/98	Larche et al.	705	38	

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FOREIGN PATENT DOCUMENTS

	Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or N

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Examiner	Date Considered
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*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.